

SKILLS FRAMEWORK FOR FINANCIAL SERVICES SKILLS MAP - CREDIT AND LENDING OPERATIONS ANALYST				
Sector	Financial Services			
Track	Operations			
Occupation	Credit and Lending Operations Analyst			
Job Role	Credit and Lending Operations Analyst			
Job Role Description	<p>The Credit and Lending Operations Analyst is responsible for assisting customers in processing credit applications. He/She conducts validation and verification of documents received for approval. He is also responsible for disbursing processed loans according to the terms of the agreements and processing daily transactions relating to credit servicing activities. He is also responsible for the continuous monitoring of customers' credit worthiness to ensure timely repayment of loans.</p> <p>The Credit and Lending Operations Analyst is a strong communicator, and is detail-oriented within his work. He is well-versed with data analysis techniques and is able to analyse financial records and statistical information. He possesses integrity and is ethical in practice, and is willing to comply to required regulations and governance.</p>			
Critical Work Functions and Key Tasks / Performance Expectations	Critical Work Functions	Key Tasks		
	Manage credit documentation	Review and validate borrowers' information and supporting documents required as part of credit application processes		
		Perform checks, validate documentation and verify authorisation for credit application and processing		
		Answer queries from front office on credit processing status		
		Collaborate with various parties to ensure transfer and processing of documentation according to required procedures		
		Perform documentation check prior to loan disbursement		
	Process credit application	Ensure completion of Know Your Customer/Customer Due Diligence (KYC/CDD) and other product requirements before processing		
		Process approved credit applications for disbursement		
		Process debt restricting plans as per approved credit memos		
		Prepare payment instructions and/or notification letters		
		Facilitate loan drawdown, redemption, cancellation, restructuring processing and/or booking of loans into the system		
		Propose methods to improve overall processes to improve efficiency		
	Facilitate credit servicing	Process day-to-day transactions of credit disbursement and/or repayment and/or settlements and fees		
		Facilitate sending notices, fixing rates and performing settlements		
	Administer credit controls and limits	Input and maintain credit limits and credit information within systems		
		Support credit control actions including collections, write-offs, expenses and recovery		
		Generate routine statistics and activity reports to identify irregularities in credit activity		
Facilitate credit recovery activities	Execute or direct execution of credit recovery and collection procedures			
	Monitor and report status of credit recovery and collection for customer accounts being managed			
	Monitor borrowers' compliance to financial covenants and escalate irregular activities for further action			
	Technical Skills and Competencies		Generic Skills and Competencies (Top 5)	
	Business Performance Management	Level 3	Communication	Basic
	Business Planning	Level 3	Problem Solving	Basic
	Collateral Management	Level 3	Digital Literacy	Intermediate
	Continuous Improvement Management	Level 4	Sense Making	Basic
	Data Collection and Analysis	Level 3	Teamwork	Basic
	Data Governance	Level 3		

Skills and Competencies	Ethical Culture	Level 3		
	Financial Statements Review	Level 4		
	Financial Transactions	Level 2		
	Policy Implementation and Revision	Level 3		
	Regulatory Compliance	Level 3		
	Risk Management	Level 3		
	Stakeholder Management	Level 3		
	Standard Operating Procedures Development	Level 3		
Programme Listing	For a list of Training Programmes available for the Financial Services sector, please visit: www.skillsfuture.sg/skills-framework/financial-services			

The information contained in this document serves as a guide.